

	Type	Hits	Search Text	DBs	Time Stamp
1	IS&R	134	("705/38").CCLS.	USPAT	2000/06/26 09:40
2	IS&R	205	("705/39").CCLS.	USPAT	2000/06/26 09:40
3	IS&R	1	("0000042").PN.	USPAT	2000/06/26 09:40
4	IS&R	80	("705/42").CCLS.	USPAT	2000/06/26 09:40
5	IS&R	273	("705/35").CCLS.	USPAT	2000/06/26 09:40
6	IS&R	400	("705/26").CCLS.	USPAT	2000/06/26 09:41
7	IS&R	19	("705/70").CCLS.	USPAT	2000/06/26 09:41
8	IS&R	17	("705/80").CCLS.	USPAT	2000/06/26 09:41
9	BRS	1522	((MORTGAGE OR LOAN OR CREDIT) NEAR6 (APPLY\$ OR APPLIED OR APPLICATION))	USPAT	2000/06/26 09:42
10	BRS	3545	((DISAPPROV\$ OR DENIAL OR DENY\$ OR DENIED OR REJECT\$) NEAR7 (RATIONALE OR EXPLANATION OR REASON\$ OR GROUNDS OR BASIS))	USPAT	2000/06/26 09:46
11	BRS	63	((((MORTGAGE OR LOAN OR CREDIT) NEAR6 (APPLY\$ OR APPLIED OR APPLICATION))) AND (((DISAPPROV\$ OR DENIAL OR DENY\$ OR DENIED OR REJECT\$) NEAR7 (RATIONALE OR EXPLANATION OR REASON\$ OR GROUNDS OR BASIS))))	USPAT	2000/06/26 09:46

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JPAB,EPAB,DWPI	14 and 15	1	<u>L6</u>
JPAB,EPAB,DWPI	(reason\$ or rationale or explanation or grounds or basis) same (denial or deny\$ or denied or reject\$ or disapprov\$)	1930	<u>L5</u>
JPAB,EPAB,DWPI	(apply\$ or applied or application) same (mortgage or loan or credit)	747	<u>L4</u>
USPT	11 and 12	63	<u>L3</u>
USPT	(reason\$ or rationale or explanation or grounds or basis) near7 (denial or deny\$ or denied or reject\$ or disapprov\$)	3545	<u>L2</u>
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<u>S8</u>		JPAB,EPAB,DWPI	(denial or deny\$ or denied or reject\$ or disapprov\$)
<u>S7</u>		JPAB,EPAB,DWPI	((apply\$ or applied or application) same (mortgage or loan or credit)) and ((reason\$ or rationale or explanation or grounds or basis) same (denial or deny\$ or denied or reject\$ or disapprov\$))
<u>S6</u>		JPAB,EPAB,DWPI	(reason\$ or rationale or explanation or grounds or basis) same (denial or deny\$ or denied or reject\$ or disapprov\$)
<u>S5</u>		JPAB,EPAB,DWPI	(reason\$ or rationale or explanation or grounds or basis) near7 (denial or deny\$ or denied or reject\$ or disapprov\$)
<u>S4</u>		JPAB,EPAB,DWPI	(apply\$ or applied or application) same (mortgage or loan or credit)
<u>S3</u>		USPT	((apply\$ or applied or application) near6 (mortgage or loan or credit)) and ((reason\$ or rationale or explanation or grounds or basis) near7 (denial or deny\$ or denied or reject\$ or disapprov\$))
<u>S2</u>		USPT	(reason\$ or rationale or explanation or grounds or basis) near7 (denial or deny\$ or denied or reject\$ or disapprov\$)
<u>S1</u>		USPT	(apply\$ or applied or application) near6 (mortgage or loan or credit)

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WEST[Help](#)[Logout](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Generate Collection](#)**Search Results - Record(s) 1 through 10 of 63 returned.**☐ 1. Document ID: US 6070067 A

Entry 1 of 63

File: USPT

May 30, 2000

US-PAT-NO: 6070067

DOCUMENT-IDENTIFIER: US 6070067 A

TITLE: Prepayment method utilizing credit information stored in mobile terminals for accessing wireless telecommunication networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 2. Document ID: US 6032133 A

Entry 2 of 63

File: USPT

Feb 29, 2000

US-PAT-NO: 6032133

DOCUMENT-IDENTIFIER: US 6032133 A

TITLE: Electronic bill pay system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 3. Document ID: US 6029141 A

Entry 3 of 63

File: USPT

Feb 22, 2000

US-PAT-NO: 6029141

DOCUMENT-IDENTIFIER: US 6029141 A

TITLE: Internet-based customer referral system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 4. Document ID: US 5974961 A

Entry 4 of 63

File: USPT

Nov 2, 1999

US-PAT-NO: 5974961

DOCUMENT-IDENTIFIER: US 5974961 A

TITLE: Multi-hopper card embosser

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 5. Document ID: US 5966699 A

Entry 5 of 63

File: USPT

Oct 12, 1999

US-PAT-NO: 5966699
DOCUMENT-IDENTIFIER: US 5966699 A
TITLE: System and method for conducting loan auction over computer network

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ 6. Document ID: US 5940811 A

Entry 6 of 63

File: USPT

Aug 17, 1999

US-PAT-NO: 5940811
DOCUMENT-IDENTIFIER: US 5940811 A
TITLE: Closed loop financial transaction method and apparatus

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ 7. Document ID: US 5920847 A

Entry 7 of 63

File: USPT

Jul 6, 1999

US-PAT-NO: 5920847
DOCUMENT-IDENTIFIER: US 5920847 A
TITLE: Electronic bill pay system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ 8. Document ID: US 5917537 A

Entry 8 of 63

File: USPT

Jun 29, 1999

US-PAT-NO: 5917537
DOCUMENT-IDENTIFIER: US 5917537 A
TITLE: Level 1 gateway for video dial tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ 9. Document ID: US 5911135 A

Entry 9 of 63

File: USPT

Jun 8, 1999

US-PAT-NO: 5911135
DOCUMENT-IDENTIFIER: US 5911135 A
TITLE: System for managing financial accounts by a priority allocation of funds among accounts

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ 10. Document ID: US 5911136 A

Entry 10 of 63

File: USPT

Jun 8, 1999

US-PAT-NO: 5911136
DOCUMENT-IDENTIFIER: US 5911136 A
TITLE: System for prioritized operation of a personal financial account comprising liabilities and investment assets

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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Entry 11 of 63

File: USPT

May 18, 1999

US-PAT-NO: 5905246

DOCUMENT-IDENTIFIER: US 5905246 A

TITLE: Method and apparatus for coupon management and redemption

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 12. Document ID: US 5884285 A

Entry 12 of 63

File: USPT

Mar 16, 1999

US-PAT-NO: 5884285

DOCUMENT-IDENTIFIER: US 5884285 A

TITLE: System for managing financial accounts by reallocating funds among accounts

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 13. Document ID: US 5875437 A

Entry 13 of 63

File: USPT

Feb 23, 1999

US-PAT-NO: 5875437

DOCUMENT-IDENTIFIER: US 5875437 A

TITLE: System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 14. Document ID: US 5864828 A

Entry 14 of 63

File: USPT

Jan 26, 1999

US-PAT-NO: 5864828

DOCUMENT-IDENTIFIER: US 5864828 A

TITLE: Personal financial management system for creation of a client portfolio of investment and credit facilities where funds are distributed based on a preferred allocation

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 15. Document ID: US 5852811 A

Entry 15 of 63

File: USPT

Dec 22, 1998

US-PAT-NO: 5852811

DOCUMENT-IDENTIFIER: US 5852811 A

TITLE: Method for managing financial accounts by a preferred allocation of funds among accounts

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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☐ 16. Document ID: US 5822735 A

Entry 16 of 63

File: USPT

Oct 13, 1998

US-PAT-NO: 5822735

DOCUMENT-IDENTIFIER: US 5822735 A

TITLE: Focused coupon system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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☐ 17. Document ID: US 5790667 A

Entry 17 of 63

File: USPT

Aug 4, 1998

US-PAT-NO: 5790667

DOCUMENT-IDENTIFIER: US 5790667 A

TITLE: Personal authentication method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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☐ 18. Document ID: US 5748493 A

Entry 18 of 63

File: USPT

May 5, 1998

US-PAT-NO: 5748493

DOCUMENT-IDENTIFIER: US 5748493 A

TITLE: Level 1 Gateway for video dial tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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☐ 19. Document ID: US 5745654 A

Entry 19 of 63

File: USPT

Apr 28, 1998

US-PAT-NO: 5745654

DOCUMENT-IDENTIFIER: US 5745654 A

TITLE: Fast explanations of scored observations

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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☐ 20. Document ID: US 5734719 A

Entry 20 of 63

File: USPT

Mar 31, 1998

US-PAT-NO: 5734719

DOCUMENT-IDENTIFIER: US 5734719 A

TITLE: Digital information accessing, delivery and production system

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Entry 21 of 63

File: USPT

Mar 17, 1998

US-PAT-NO: 5729220

DOCUMENT-IDENTIFIER: US 5729220 A

TITLE: Ergonomic customizable user/computer interface device

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 22. Document ID: US 5708422 A

Entry 22 of 63

File: USPT

Jan 13, 1998

US-PAT-NO: 5708422

DOCUMENT-IDENTIFIER: US 5708422 A

TITLE: Transaction authorization and alert system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 23. Document ID: US 5682325 A

Entry 23 of 63

File: USPT

Oct 28, 1997

US-PAT-NO: 5682325

DOCUMENT-IDENTIFIER: US 5682325 A

TITLE: Level 1 gateway for video tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 24. Document ID: US 5671279 A

Entry 24 of 63

File: USPT

Sep 23, 1997

US-PAT-NO: 5671279

DOCUMENT-IDENTIFIER: US 5671279 A

TITLE: Electronic commerce using a secure courier system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 25. Document ID: US 5650994 A

Entry 25 of 63

File: USPT

Jul 22, 1997

US-PAT-NO: 5650994
DOCUMENT-IDENTIFIER: US 5650994 A
TITLE: Operation support system for service creation and network provisioning for video dial tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 26. Document ID: US 5648906 A

Entry 26 of 63

File: USPT

Jul 15, 1997

US-PAT-NO: 5648906
DOCUMENT-IDENTIFIER: US 5648906 A
TITLE: Networked computerized parking system of networked computerized parking meters and a method of operating said system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 27. Document ID: US 5644727 A

Entry 27 of 63

File: USPT

Jul 1, 1997

US-PAT-NO: 5644727
DOCUMENT-IDENTIFIER: US 5644727 A
TITLE: System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 28. Document ID: US 5621728 A

Entry 28 of 63

File: USPT

Apr 15, 1997

US-PAT-NO: 5621728
DOCUMENT-IDENTIFIER: US 5621728 A
TITLE: Level 1 gateway controlling broadband communications for video dial tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 29. Document ID: US 5608778 A

Entry 29 of 63

File: USPT

Mar 4, 1997

US-PAT-NO: 5608778
DOCUMENT-IDENTIFIER: US 5608778 A
TITLE: Cellular telephone as an authenticated transaction controller

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 30. Document ID: US 5606361 A

Entry 30 of 63

File: USPT

Feb 25, 1997

US-PAT-NO: 5606361

DOCUMENT-IDENTIFIER: US 5606361 A

TITLE: Videophone interactive mailbox facility system and method of processing information

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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Entry 31 of 63

File: USPT

Dec 10, 1996

US-PAT-NO: 5583864

DOCUMENT-IDENTIFIER: US 5583864 A

TITLE: Level 1 gateway for video dial tone networks

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 32. Document ID: US 5540425 A

Entry 32 of 63

File: USPT

Jul 30, 1996

US-PAT-NO: 5540425

DOCUMENT-IDENTIFIER: US 5540425 A

TITLE: Article depositing apparatus

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 33. Document ID: US 5537314 A

Entry 33 of 63

File: USPT

Jul 16, 1996

US-PAT-NO: 5537314

DOCUMENT-IDENTIFIER: US 5537314 A

TITLE: Referral recognition system for an incentive award program

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 34. Document ID: US 5534682 A

Entry 34 of 63

File: USPT

Jul 9, 1996

US-PAT-NO: 5534682

DOCUMENT-IDENTIFIER: US 5534682 A

TITLE: Article depositing apparatus

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 35. Document ID: US 5465206 A

Entry 35 of 63

File: USPT

Nov 7, 1995

US-PAT-NO: 5465206
DOCUMENT-IDENTIFIER: US 5465206 A
TITLE: Electronic bill pay system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 36. Document ID: US 5457305 A

Entry 36 of 63

File: USPT

Oct 10, 1995

US-PAT-NO: 5457305
DOCUMENT-IDENTIFIER: US 5457305 A
TITLE: Distributed on-line money access card transaction processing system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 37. Document ID: US 5450477 A

Entry 37 of 63

File: USPT

Sep 12, 1995

US-PAT-NO: 5450477
DOCUMENT-IDENTIFIER: US 5450477 A
TITLE: Monitoring of charges debited to an account having an assigned limit

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 38. Document ID: US 5422467 A

Entry 38 of 63

File: USPT

Jun 6, 1995

US-PAT-NO: 5422467
DOCUMENT-IDENTIFIER: US 5422467 A
TITLE: Article depositing apparatus

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 39. Document ID: US RE34872 E

Entry 39 of 63

File: USPT

Mar 14, 1995

US-PAT-NO: RE34872
DOCUMENT-IDENTIFIER: US RE34872 E
TITLE: Drive-through credit card payment device

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 40. Document ID: US 5353218 A

Entry 40 of 63

File: USPT

Oct 4, 1994

US-PAT-NO: 5353218
DOCUMENT-IDENTIFIER: US 5353218 A
TITLE: Focused coupon system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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Entry 41 of 63

File: USPT

Jul 6, 1993

US-PAT-NO: 5226073

DOCUMENT-IDENTIFIER: US 5226073 A

TITLE: Telephone network credit card calling apparatus and method of telephone network operation with credit card companies

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ **42. Document ID: US 5127040 A**

Entry 42 of 63

File: USPT

Jun 30, 1992

US-PAT-NO: 5127040

DOCUMENT-IDENTIFIER: US 5127040 A

TITLE: Radiotelephone telephone number down loading

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ **43. Document ID: US 5059836 A**

Entry 43 of 63

File: USPT

Oct 22, 1991

US-PAT-NO: 5059836

DOCUMENT-IDENTIFIER: US 5059836 A

TITLE: Differential-time-constant bandpass filter using the analog properties of digital circuits

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ **44. Document ID: US 5025486 A**

Entry 44 of 63

File: USPT

Jun 18, 1991

US-PAT-NO: 5025486

DOCUMENT-IDENTIFIER: US 5025486 A

TITLE: Wireless communication system with parallel polling

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ **45. Document ID: US 4989261 A**

Entry 45 of 63

File: USPT

Jan 29, 1991

US-PAT-NO: 4989261

DOCUMENT-IDENTIFIER: US 4989261 A

TITLE: Power supply intercept with reference output

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 46. Document ID: US 4984291 A

Entry 46 of 63

File: USPT

Jan 8, 1991

US-PAT-NO: 4984291

DOCUMENT-IDENTIFIER: US 4984291 A

TITLE: Coded communication system with shared symbols

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 47. Document ID: US 4967108 A

Entry 47 of 63

File: USPT

Oct 30, 1990

US-PAT-NO: 4967108

DOCUMENT-IDENTIFIER: US 4967108 A

TITLE: Differential-time-constant bandpass filter using the analog properties of digital circuits

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 48. Document ID: US 4955038 A

Entry 48 of 63

File: USPT

Sep 4, 1990

US-PAT-NO: 4955038

DOCUMENT-IDENTIFIER: US 4955038 A

TITLE: Low-power RF receiver

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 49. Document ID: US 4953085 A

Entry 49 of 63

File: USPT

Aug 28, 1990

US-PAT-NO: 4953085

DOCUMENT-IDENTIFIER: US 4953085 A

TITLE: System for the operation of a financial account

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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☐ 50. Document ID: US 4897662 A

Entry 50 of 63

File: USPT

Jan 30, 1990

US-PAT-NO: 4897662

DOCUMENT-IDENTIFIER: US 4897662 A

TITLE: Integrated circuit with wireless freshness seal

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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Entry 51 of 63

File: USPT

Aug 22, 1989

US-PAT-NO: 4860336

DOCUMENT-IDENTIFIER: US 4860336 A

TITLE: Radiotelephone credit card data communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ **52. Document ID: US 4860341 A**

Entry 52 of 63

File: USPT

Aug 22, 1989

US-PAT-NO: 4860341

DOCUMENT-IDENTIFIER: US 4860341 A

TITLE: Radiotelephone credit card call approval synchronization

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ **53. Document ID: US 4831647 A**

Entry 53 of 63

File: USPT

May 16, 1989

US-PAT-NO: 4831647

DOCUMENT-IDENTIFIER: US 4831647 A

TITLE: Radiotelephone credit card data communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ **54. Document ID: US 4755940 A**

Entry 54 of 63

File: USPT

Jul 5, 1988

US-PAT-NO: 4755940

DOCUMENT-IDENTIFIER: US 4755940 A

TITLE: Transaction security system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMC	Image
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☐ **55. Document ID: US 4747050 A**

Entry 55 of 63

File: USPT

May 24, 1988

US-PAT-NO: 4747050
DOCUMENT-IDENTIFIER: US 4747050 A
TITLE: Transaction security system using time variant parameter

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 56. Document ID: US 4675515 A

Entry 56 of 63

File: USPT

Jun 23, 1987

US-PAT-NO: 4675515
DOCUMENT-IDENTIFIER: US 4675515 A
TITLE: Drive-through credit card payment device

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 57. Document ID: US 4518853 A

Entry 57 of 63

File: USPT

May 21, 1985

US-PAT-NO: 4518853
DOCUMENT-IDENTIFIER: US 4518853 A
TITLE: Magnetic stripe character applying module

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 58. Document ID: US 4281043 A

Entry 58 of 63

File: USPT

Jul 28, 1981

US-PAT-NO: 4281043
DOCUMENT-IDENTIFIER: US 4281043 A
TITLE: Polymodal magnetic recording media and compositions useful therein

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 59. Document ID: US 4237189 A

Entry 59 of 63

File: USPT

Dec 2, 1980

US-PAT-NO: 4237189
DOCUMENT-IDENTIFIER: US 4237189 A
TITLE: Polymodal magnetic recording media process for making and verifying the same and compositions useful therein

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ 60. Document ID: US 4151904 A

Entry 60 of 63

File: USPT

May 1, 1979

US-PAT-NO: 4151904
DOCUMENT-IDENTIFIER: US 4151904 A
TITLE: Coin detection device

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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Entry 61 of 63

File: USPT

Aug 21, 1973

US-PAT-NO: 3754122

DOCUMENT-IDENTIFIER: US 3754122 A

TITLE: MILEAGE RECORDING

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ **62. Document ID: US 3727186 A**

Entry 62 of 63

File: USPT

Apr 10, 1973

US-PAT-NO: 3727186

DOCUMENT-IDENTIFIER: US 3727186 A

TITLE: METHOD OF AND APPARATUS FOR CREDIT VERIFICATION

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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☐ **63. Document ID: US 3665397 A**

Entry 63 of 63

File: USPT

May 23, 1972

US-PAT-NO: 3665397

DOCUMENT-IDENTIFIER: US 3665397 A

TITLE: AUTOMOBILE RENTAL SYSTEM

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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Entry 1 of 11

File: JPAB

Dec 15, 1998

PUB-NO: JP410329454A

DOCUMENT-IDENTIFIER: JP 10329454 A

TITLE: PRINTED MATTER AND ITS CHECKING METHOD

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Clip Img	Image
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2. Document ID: JP 08262976 A

Entry 2 of 11

File: JPAB

Oct 11, 1996

PUB-NO: JP408262976A

DOCUMENT-IDENTIFIER: JP 08262976 A

TITLE: DEVICE FOR AUTHENTICATING INDIVIDUAL

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Clip Img	Image
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3. Document ID: JP 06222885 A

Entry 3 of 11

File: JPAB

Aug 12, 1994

PUB-NO: JP406222885A

DOCUMENT-IDENTIFIER: JP 06222885 A

TITLE: METHOD FOR DIGITALLY PROCESSING SIGNAL AND FILTERING THE SAME IN INDUSTRIAL CONTROL APPLICATION AND DEVICE FOR THE SAME

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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4. Document ID: US 5774882 A

Entry 4 of 11

File: EPAB

Jun 30, 1998

PUB-NO: US005774882A

DOCUMENT-IDENTIFIER: US 5774882 A

TITLE: Credit approval system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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5. Document ID: WO 9749054 A2

Entry 5 of 11

File: EPAB

Dec 24, 1997

PUB-NO: WO009749054A2
DOCUMENT-IDENTIFIER: WO 9749054 A2
TITLE: A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR INITIATION OF
SOFTWARE DISTRIBUTION FROM A POINT OF CERTIFICATE CREATION UTILIZING AN
EXTENSIBLE, FLEXIBLE ARCHITECTURE

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Clip Img	Image
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6. Document ID: WO 9420926 A1

Entry 6 of 11

File: EPAB

Sep 15, 1994

PUB-NO: WO009420926A1
DOCUMENT-IDENTIFIER: WO 9420926 A1
TITLE: HIGH PRECISION ON-LINE DYNAMIC SIGNATURE VERIFICATION SYSTEM

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Clip Img	Image
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7. Document ID: US 5202930 A

Entry 7 of 11

File: EPAB

Apr 13, 1993

PUB-NO: US005202930A
DOCUMENT-IDENTIFIER: US 5202930 A
TITLE: High precision on-line signature dynamic verification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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8. Document ID: US 4439636 A

Entry 8 of 11

File: EPAB

Mar 27, 1984

PUB-NO: US004439636A
DOCUMENT-IDENTIFIER: US 4439636 A
TITLE: Credit card actuated telecommunication access network

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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9. Document ID: CA 2241396 A, US 5857015 A

Entry 9 of 11

File: DWPI

Feb 13, 1999

DERWENT-ACC-NO: 1999-105383
DERWENT-WEEK: 199930
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TITLE: Telephone call processing method for telephone company - involves
looking up data from billing list automatically to check against atleast one
predetermined criterion to determine whether credit appears to be justified
when signal is received

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWMC	Image
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10. Document ID: JP 10312437 A

Entry 10 of 11

File: DWPI

Nov 24, 1998

DERWENT-ACC-NO: 1999-066450

DERWENT-WEEK: 199906

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TITLE: Internet banking system - uses public network to enable customer to examine his transaction information with bank, and notifies customer about transactions made to their accounts, by electronic mail

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
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Entry 11 of 11

File: DWPI

Sep 14, 1983

DERWENT-ACC-NO: 1983-766454

DERWENT-WEEK: 198338

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TITLE: Credit card actuated telecommunication access network - has dispersed satellites with artificially intelligent digital switches coupled to lines

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Image
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10.	<input type="checkbox"/>	<u>Consumers' response to credit card solicitations.,</u> By: Hogarth, Jeanne M.. and Shue, Jeffrey F., Consumer Interests Annual, 1997 Issue 43, p10, 6p, 2 charts Full Text

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31.	<input type="checkbox"/>	<u>How to increase the chances of getting a <i>loan</i>.</u> ; By: Miller, Ralph., Corporate Report - Minnesota, May95, Vol. 26 Issue 5, Corporate Report Ventures p60, 2p, 1 chart, 1bw Full Text
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45.	<input type="checkbox"/>	<u>Rejected</u> for a <u>mortgage</u> ? Better get it in writing.; By: Harowitz, S.. and Province, S., Kiplinger's Personal Finance Magazine, Oct91, Vol. 45 Issue 10, p100, 1/2p, 1 chart, 1 illustration Full Text

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JPAB,EPAB,DWPI	16 and 19	7	L10
JPAB,EPAB,DWPI	deny or denied or reject or rejected or rejection or disapprove	32662	L9
JPAB,EPAB,DWPI	16 and 17	8	L8
JPAB,EPAB,DWPI	credit near7 bureau	12	L7
JPAB,EPAB,DWPI	(credit or loan) near5 (apply or approve or approval or application)	255	L6
USPT	13 and 14	24	L5
USPT	deny or denied or reject or rejected or rejection or disapprove	71176	L4
USPT	11 and 12	42	L3
USPT	credit near7 bureau	92	L2
USPT	(credit or loan) near5 (apply or approve or approval or application)	1170	L1

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S13		USPT	fico
S12		JPAB,EPAB,DWPI	(credit near7 bureau) and (fico)
S11		JPAB,EPAB,DWPI	fico
S10		JPAB,EPAB,DWPI	((credit or loan) near5 (apply or approve or approval or application)) and (deny or denied or reject or rejected or rejection or disapprove)
S9		JPAB,EPAB,DWPI	deny or denied or reject or rejected or rejection or disapprove
S8		JPAB,EPAB,DWPI	((credit or loan) near5 (apply or approve or approval or application)) and (credit near7 bureau)
S7		JPAB,EPAB,DWPI	credit near7 bureau
S6		JPAB,EPAB,DWPI	(credit or loan) near5 (apply or approve or approval or application)
S5		USPT	((credit or loan) near5 (apply or approve or approval or application)) and (credit near7 bureau)) and (deny or denied or reject or rejected or rejection or disapprove)
S4		USPT	deny or denied or reject or rejected or rejection or disapprove
S3		USPT	((credit or loan) near5 (apply or approve or approval or application)) and (credit near7 bureau)
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(c) 2000 The Gale Group

File 16:Gale Group PROMT(R) 1990-2000/Jun 26
(c) 2000 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2000/Jun 26
(c)2000 The Gale Group

File 20:World Reporter 1997-2000/Jun 26
(c) 2000 The Dialog Corporation plc

File 348:European Patents 1978-2000/Jun W03
(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=, UT=20000525
(c) 2000 WIPO/MicroPatent

File 635:Business Dateline(R) 1985-2000/Jun 24
(c) 2000 Bell & Howell

File 47:Gale Group Magazine DB(TM) 1959-2000/Jun 26
(c) 2000 The Gale group

File 570:Gale Group MARS(R) 1984-2000/Jun 26
(c) 2000 The Gale Group

File 625:American Banker Publications 1981-2000/Jun 26
(c) 2000 American Banker

File 268:Banking Information Source 1981-2000/Jun W3
(c) 2000 Bell & Howell

File 626:Bond Buyer Full Text 1981-2000/Jun 26
(c) 2000 Bond Buyer

File 267:Finance & Banking Newsletters 2000/Jun 23
(c) 2000 The Dialog Corp.

File 139:Econ. Lit. Index 1969-2000/Jun
(c) 2000 American Economic Association

File 608:KR/T Bus.News. 1992-2000/Jun 26
(c)2000 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	1920	REASON?(3N)REJECTION
S2	3597142	LOAN OR MORTGAGE? ? OR CREDIT
S3	166	S1(S)S2
S4	132	RD S3 (unique items)

S5 110 S4 NOT PY>1998

considered all

S6 7 S5 AND (INTERNET OR WEB OR ONLINE OR ON(W)LINE OR WWW)

considered all

5/3/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01612493 02-63482

Why credit managers should be concerned about consumer credit laws: A conversation with Charles Tatelbaum, Esq.

Parkinson, Kenneth L

Business Credit v100n4 PP: 18-19 Apr 1998

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 1165

5/3/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01545763 01-96751

What are B and C loans?

Bush, Vanessa

America's Community Banker v6n11 PP: 34 Nov 1997

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 547

5/3/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01200905 98-50300

The fair lending laws and their enforcement

Walter, John R

Economic Quarterly (Federal Reserve Bank of Richmond) v81n4 PP: 61-77

Fall 1995

ISSN: 1069-7225 JRNL CODE: ERR

WORD COUNT: 6818

5/3/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01137728 97-87122

Cheques lost in the post and other excuses

Isaac, Daniel; Campbell, Emma

Credit Control v16n10 PP: 16-20 1995

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1595

5/3/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/INFORM(R) 1971-1999/Nov 17
 (c) 1999 Bell & Howell
 File 9:Business & Industry(R) Jul1994-1999/Nov 18
 (c) 1999 Resp. DB Svcs.
 File 275:Gale Group Computer DB(TM) 1983-1999/Nov 18
 (c) 1999 The Gale Group
 File 583:Gale Group Globalbase(TM) 1986-1999/Nov 18
 (c) 1999 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-1999/Nov 18
 (c) 1999 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-1999/Nov 18
 (c) 1999 The Gale Group
 File 16:Gale Group PROMT(R) 1990-1999/Nov 18
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-1999/Nov 18
 (c)1999 The Gale Group
 File 625:American Banker Publications 1981-1999/Nov 18
 (c) 1999 American Banker
 File 268:Banking Information Source 1981-1999/Nov W2
 (c) 1999 Bell & Howell
 File 139:Econ. Lit. Index 1969-1999/Nov
 (c) 1999 American Economic Association
 File 608:KR/T Bus.News. 1992-1999/Nov 18
 (c)1999 Knight Ridder/Tribune Bus News
 File 474:New York Times Abs 1969-1999/Nov 17
 (c) 1999 The New York Times
 File 475:Wall Street Journal Abs 1973-1999/Nov 17
 (c) 1999 The New York Times
 File 570:Gale Group MARS(R) 1984-1999/Nov 18
 (c) 1999 The Gale Group
 File 278:Microcomputer Software Guide 1999/Oct
 (c) 1999 Reed Elsevier Inc.
 File 634:San Jose Mercury Jun 1985-1999/Nov 14
 (c) 1999 San Jose Mercury News
 File 256:SoftBase:Reviews,Companies&Prods. 85-1999/Oct
 (c)1999 Info.Sources Inc

Set	Items	Description
S1	78414	(CREDIT OR LOAN?)(5N)(APPLY OR APPLIED OR APPLICATION OR A- PPROVE OR APPROVED OR APPROVAL)
S2	152921	CREDIT (7N)(BUREAU? ? OR SERVICE? ?)
S3	10435	S1 AND S2
S4	778553	DENY OR DENIED OR REJECT? OR DISAPPROV?
S5	690	S3(S)S4
S6	632	S5 NOT PY>1998
S7	3895517	ONLINE OR ON(W)LINE OR WWW OR WEB OR INTERNET OR WORLD(W)W- IDE(W)WEB
S8	27	S6(S)S7
S9	19	RD S8 (unique items)
S10	0	S6 AND REJECTION(2W)CODE
S11	2	S6 AND (REJECT?(5N)CODE)
S12	1	S6 AND (ACKNOWLEDG?(5N)APPLICANT?)
S13	5	S6 AND (ACKNOWLEDG?(5N)(RECEIPT OR RECEIV?))
S14	10327	S4(8N)(REASON? ?)
S15	22	S6(S)S14

**CORPORATE RESOURCE NET
SEARCH
26 JUNE 2000**

Search #1 (No Results Found)

((apply or applied or application) n10 (mortgage or loan or credit)) and ((reason or rationale or explanation) n10 (denial or deny or denied or reject or rejected or rejecting or rejection or disapproved or disapprove))

Search #2 (No Results Found)

(apply or applied or application) and (mortgage or loan or credit) and (reason or rationale or explanation) n10 (denial or deny or denied or reject or rejected or rejecting or rejection or disapproved or disapprove)

Search #3

(apply or applied or application) and (mortgage or loan or credit)

Search #4

(apply or applied or application) and (mortgage or loan or credit) and (reject or rejected or rejection or deny or denied or denial or disapprove)

Search #5

(reasons n3 rejection) and (loan or mortgage or credit)

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01040372 96-89765

How auditors' reporting choices influence loan officers' decisions

Anandarajan, Asokan; Jaenicke, Henry R

Journal of Commercial Lending v77n9 PP: 55-59 May 1995

ISSN: 0021-986X JRNL CODE: CBL

WORD COUNT: 1511

5/3/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

00933436 95-82828

Community lending and appraisal standards

Sands, Gary

Appraisal Journal v62n4 PP: 553-557 Oct 1994

ISSN: 0003-7087 JRNL CODE: APJ

WORD COUNT: 2127

5/3/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

00930469 95-79861

The nuts and bolts of toeing the line

Radigan, Joseph

United States Banker v104n10 PP: 48-49 Oct 1994

ISSN: 0148-8848 JRNL CODE: USI

WORD COUNT: 1340

5/3/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

00924838 95-74230

A Monte Carlo examination of bias tests in mortgage lending

Bauer, Paul W; Cromwell, Brian A

Economic Review (Federal Reserve Bank of Cleveland) v30n3 PP: 27-40

Third Quarter 1994

ISSN: 0013-0281 JRNL CODE: ERC

WORD COUNT: 7239

5/3/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

00753695 94-03087

Looking for a net gain

Borowsky, Mark

Credit Card Management v6n5 PP: 22-27 Aug 1993

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1835

5/3/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00682778 93-31999
Don't let bias slam the door to a home loan
Fickenscher, Lisa
Money v22n4 PP: 42-44 Apr 1993
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 319

5/3/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00644513 92-59453
Avoiding a Hiring Nightmare
Stuppy, Di
Credit Union Management v15n10 PP: 54-55 Oct 1992
ISSN: 0273-9267 JRNL CODE: CUM
WORD COUNT: 1064

5/3/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00643191 92-58131
Giving Home Loans a Second Opinion
Cocheo, Steve
ABA Banking Journal v84n10 PP: 85-90 Oct 1992
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 1543

5/3/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00633514 92-48454
Financing Your Franchise
Whittemore, Meg
Nation's Business v80n9 PP: 51-58 Sep 1992
ISSN: 0028-047X JRNL CODE: NAB
WORD COUNT: 3285

5/3/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00613732 92-28835

Rejection in the Loan Application Process: Male and Female Entrepreneurs'
Perceptions and Subsequent Intentions
Buttner, E. Holly; Rosen, Benson
Journal of Small Business Management v30n1 PP: 58-65 Jan 1992
ISSN: 0047-2778 JRNL CODE: JSB
WORD COUNT: 3232

5/3/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00601699 92-16872
Is Mortgage Credit Out of Balance?
Bush, Vanessa
Savings Institutions v113n3 PP: 26-30 Mar 1992
ISSN: 0746-1321 JRNL CODE: SLN

5/3/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00450904 89-22691
Competing for the Small Business Market
Dennis, William J., Jr.
Bankers Magazine v172n3 PP: 34-39 May/Jun 1989
ISSN: 0005-545X JRNL CODE: BZE

5/3/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00426256 88-43089
Material Rejection: A Purchasing Responsibility
Newman, Richard G.; Simkins, Robert J.
Purchasing World v32n10 PP: 75-76 Oct 1988
ISSN: 0093-1659 JRNL CODE: PCW

5/3/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00296067 85-36501
The Borrower's Guide to Modern Bankmanship
Wells, Jennifer
Canadian Business v58n10 PP: 68-69 Oct 1985
ISSN: 0008-3100 JRNL CODE: CB

5/3/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00125097 80-19134
Appraisal Practices Don't Discriminate, FHLBB Study Shows
Opelka, F. Gregory
Savings & Loan News v101n9 PP: 110-111 Sep 1980
ISSN: 0036-5114 JRNL CODE: SLN

5/3/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

00062007 77-14411
MORTGAGE REVIEW BOARDS - THE SECOND CHANCE
SAVINGS & LOAN NEWS V98 N9 PP: 42-49 SEPT. 1977
ISSN: 0036-5114 JRNL CODE: SLN

5/3/21 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

01116378 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Low-Rent Loan Officer In A Kiosk
(Affinity Financial Group introduces ALM automated loan machine kiosk to
completely eliminate bank employees from consumer-loan approval process)
Bank Technology News, v 8, n 2, p 5
February 1995
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 406

5/3/22 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0522962
Fair Lending Compliance Examinations: New Guidelines Emphasize Comparative
Review of Marginally Qualified Applicant Files Rather than Random
Review of Individual Denials. A Broader Array of Data Is Now Subject to
Examination.
S&P's Review of Banking and Financial Services September 15, 1993; Pg 149
; Vol. 9, No. 15
Journal Code: BFS ISSN: 1051-1741
Word Count: 5,794 *Full text available in Formats 5, 7 and 9*

BYLINE:
Dorann E. Banks*

5/3/23 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0264416 DE009
'URBAN BANKERS HOT LINE' TO BENEFIT SMALL- AND MINORITY-BUSINESS OWNERS

DATE: May 1, 1990 09:48 EDT WORD COUNT: 467

5/3/24 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0139468 LA029
THE HAMMOND COMPANY REPORTS QUARTERLY EARNINGS

DATE: January 27, 1989 19:51 E.T. WORD COUNT: 781

5/3/25 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

03269110 Supplier Number: 46709719 (USE FORMAT 7 FOR FULLTEXT)
State Survey: Ga. Credit Report Rules Eased Up for Insurers
Insurance Regulator, v8, n351, pN/A
Sept 16, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 206

5/3/26 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02598933 Supplier Number: 45255889 (USE FORMAT 7 FOR FULLTEXT)
NAIC Review May Reclassify Some CTLs--Miles Maguire
Private Placement Reporter, v5, n1, pN/A
Jan 9, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 485

5/3/27 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02598742 Supplier Number: 45255666 (USE FORMAT 7 FOR FULLTEXT)
Commercial Secondary Loan Market Hits Snag As Insurers Set Regulations
The Mortgage Marketplace, v5, n1, pN/A
Jan 9, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 491

5/3/28 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02596636 Supplier Number: 45250705 (USE FORMAT 7 FOR FULLTEXT)
Review Threatens Commercial Securities--Miles Maguire
Insurance Accountant, v5, n1, pN/A
Jan 9, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 549

5/3/29 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02461367 Supplier Number: 44924032 (USE FORMAT 7 FOR FULLTEXT)
OTS Disagrees With Texas Jury in Bias Case
Regulatory Compliance Watch, v4, n32, pN/A
August 15, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 489

5/3/30 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02170246 Supplier Number: 44078954 (USE FORMAT 7 FOR FULLTEXT)
Credit Unions Industry Improves Minority Lending Performance--Ed Roberts
NCUA Watch, v3, n33, pN/A
Sept 6, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 908

5/3/31 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02137732 Supplier Number: 43991475 (USE FORMAT 7 FOR FULLTEXT)
HOUSE PANEL EXAMINES SURETY BONDING FOR MINORITY CONTRACTORS
Federal & State Insurance Week, v7, n30, pN/A
July 26, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 791

5/3/32 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02103259 Supplier Number: 43891786 (USE FORMAT 7 FOR FULLTEXT)
HMDA Data Showing Lending Disparities Is Not a Basis for Denying Merger
Applications

Regulatory Compliance Watch, v3, n22, pN/A
June 7, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 639

5/3/33 (Item 9 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02095165 Supplier Number: 43869507 (USE FORMAT 7 FOR FULLTEXT)
Bank Loan Processing Officers, Employees Targets of Close Scrutiny by FDIC
Examiners
Regulatory Compliance Watch, v3, n21, pN/A
May 31, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 821

5/3/34 (Item 10 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01835597 Supplier Number: 43124267 (USE FORMAT 7 FOR FULLTEXT)
MASTERCARD'S BOARD REBUFFS A PERSISTENT SEARS
Credit Card News, pN/A
July 1, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 528

5/3/35 (Item 11 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01634284 Supplier Number: 42530726 (USE FORMAT 7 FOR FULLTEXT)
CREDIT REPORTS:
FTC Watch, n355, pN/A
Nov 18, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 148

5/3/36 (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01578091 Supplier Number: 42352969 (USE FORMAT 7 FOR FULLTEXT)
Final orders: Over!? It's not over until the FTC says it's over!
FTC Watch, n350, pN/A
Sept 9, 1991
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 772

5/3/37 (Item 13 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01552121 Supplier Number: 42272163 (USE FORMAT 7 FOR FULLTEXT)
DEBATE OVER CREDIT REPORT ACCURACY MOVES TO STATE LEGAL ARENA
Credit Risk Management Report, v1, n16, pN/A
August 5, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1535

5/3/38 (Item 14 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01510352 Supplier Number: 42141724 (USE FORMAT 7 FOR FULLTEXT)
EDS AGREES TO DISCLOSE WHEN CREDIT DATA WAS USED TO EVALUATE JOB
APPLICANTS
Credit Risk Management Report, v1, n12, pN/A
June 10, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 451

5/3/39 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

02996342 Supplier Number: 44064577 (USE FORMAT 7 FOR FULLTEXT)
The Neural Net: Predictor Of Fraud Or Victim Of Hype?
Bank Technology News, p7
Sept, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 757

5/3/40 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

02957118 Supplier Number: 44002764 (USE FORMAT 7 FOR FULLTEXT)
Looking for a Net Gain
Credit Card Management, v0, n0, p22
August, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1880

5/3/41 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

02952653 Supplier Number: 43995295
Partnership targets bias in loans
Charlotte Observer (NC), pD1
July 28, 1993
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

5/3/42 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

02609021 Supplier Number: 43467674
Disparity in lending widens in Austin
Austin American-Statesman (TX), pA1
Nov 22, 1992
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

5/3/43 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01973141 Supplier Number: 42525465
Mortgage lenders re-examining treatment of minorities
Hartford Courant (CT), pC1
Nov 17, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

5/3/44 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01935943 Supplier Number: 42470181 (USE FORMAT 7 FOR FULLTEXT)
N.Y. banks show bias in lending
Crain's New York Business, p3
Oct 28, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 738

5/3/45 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01693610 Supplier Number: 42107939
FTC Acts On Inaccurate Credit Data

The New York Times, pC3
May 29, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; General

5/3/46 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09792640 SUPPLIER NUMBER: 19872675 (USE FORMAT 7 OR 9 FOR FULL TEXT)
3rd parties, banks learn new steps. (partnerships between banks and
third-party logistics companies)
Gillis, Chris
American Shipper, v39, n8, p27(3)
August, 1997
ISSN: 0160-225X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2008 LINE COUNT: 00167

5/3/47 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07556660 SUPPLIER NUMBER: 16369612 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The nuts and bolts of toeing the line. (software for compliance with
Community Reinvestment and Home Mortgage Disclosure Acts) (Special
Report) (Cover Story)
US Banker, v104, n10, p48(2)
Oct, 1994
DOCUMENT TYPE: Cover Story LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT; ABSTRACT
WORD COUNT: 1473 LINE COUNT: 00115

5/3/48 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07555301 SUPPLIER NUMBER: 15838223 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Long Island bias case shows good record may be no defense. (Long Island
Savings Bank)
Seiberg, Jaret
American Banker, v159, n204, p3(1)
Oct 21, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 777 LINE COUNT: 00061

5/3/49 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07216528 SUPPLIER NUMBER: 15177586 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Counseling for late payers boosts CRA rating. (Provident Bank improves
Community Reinvestment Act compliance)

Henry, Shannon
American Banker, v159, n47, p8(1)
March 10, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 540 LINE COUNT: 00042

5/3/50 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06457890 SUPPLIER NUMBER: 13815073 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Female entrepreneurs: how far have they come? (Women in Business)
Buttner, E. Holly
Business Horizons, v36, n2, p59(7)
March-April, 1993
ISSN: 0007-6813 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4343 LINE COUNT: 00372

5/3/51 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06100127 SUPPLIER NUMBER: 12437077 (USE FORMAT 7 OR 9 FOR FULL TEXT)
'What killed the banks, daddy?' (federal compliance is hurting the banking
industry) (Column)
Nadler, Paul S.
American Banker, v157, n133, p4(1)
July 13, 1992
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 873 LINE COUNT: 00066

5/3/52 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05573632 SUPPLIER NUMBER: 11804726 (USE FORMAT 7 OR 9 FOR FULL TEXT)
When blacks can't get loans, banks miss an opportunity. (Focus on Banking)
(Industry Overview)
Gleason, Mark
Cincinnati Business Courier, v8, n28, p13(1)
Nov 25, 1991
DOCUMENT TYPE: Industry Overview ISSN: 0882-8881 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 918 LINE COUNT: 00071

5/3/53 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05204518 SUPPLIER NUMBER: 10957907 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Texas economy: financing availability.

Hadaway, Beverly L.
Texas Business Review, p1(5)
June, 1991
ISSN: 0040-4209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1254 LINE COUNT: 00141

5/3/54 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04901298 SUPPLIER NUMBER: 09040840 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Small business feels squeeze of credit crunch. (Charlotte, North Carolina
small businesses)
Cranford, Steve
Business Journal Serving Charlotte and the Metropolitan Area, v5, n28,
p1(2)
Oct 29, 1990
ISSN: 0887-5588 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1273 LINE COUNT: 00097

5/3/55 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04573889 SUPPLIER NUMBER: 08383232 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Gold River still headless; Feds reject thrift's choice for chief executive.
(Gold River Savings Bank)
Fitch, Mike
Business Journal Serving Greater Sacramento, v6, n50, p2(1)
March 12, 1990
ISSN: 8756-5897 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1131 LINE COUNT: 00087

5/3/56 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03700776 SUPPLIER NUMBER: 06700234 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Where the money is. (buying franchises)
Wynn, Jack
Nation's Business, v76, n10, p76(5)
Oct, 1988
ISSN: 0028-047X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1451 LINE COUNT: 00114

5/3/57 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

02484740 SUPPLIER NUMBER: 04026208 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Strawbridge consents to pay credit penalty.
Daily News Record, v15, p14(1)

Nov 18, 1985

ISSN: 0162-2161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 258 LINE COUNT: 00020

5/3/58 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

03379170 (USE FORMAT 7 OR 9 FOR FULLTEXT)
TOTAL NPL IN BANKING SYSTEM AT 8.1 PERCENT
BERNAMA THE MALAYSIAN NATIONAL NEWS AGENCY
November 09, 1998
JOURNAL CODE: FBNM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 423

5/3/59 (Item 2 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

02563632 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Home Capital builds solid foundation on niche market
ANDREW LUNDY
FINANCIAL POST, p15
August 19, 1998
JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1208

5/3/60 (Item 3 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

02073211 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Edit -- Who follows RBI guidelines?
SECTION TITLE: INVESTMENT & FINANCE
S Balakrishnan
FINANCIAL EXPRESS
June 29, 1998
JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 859

5/3/61 (Item 4 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

01436651 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: Banks mete out stepmotherly treatment to IRDP schemes
BUSINESS LINE
April 21, 1998
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 512

5/3/62 (Item 1 from file: 348)
DIALOG(R)File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

00846417

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Remote printing system

Druckersystem auf Abstand

Systeme d'impression a distance

PATENT ASSIGNEE:

Deluxe Corporation, (1782262), 1080 West Country Road, F, Shoreview,
Minnesota 55126-8201, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Sperring, Foy C., 48 Ocean Avenue, Bay Shore, New York 11706, (US)

Langer, Richard G., 5926 Miller Circle, Prior Lake, MN 55372, (US)

Coronna, Mark S., 4187 Honeysuckle CT, Vadnar's Heights, MN 55127, (US)

Velani, Murad S., 1630 Quail Ridge Circle, Woodbury, MN 55125, (US)

O'Neill, David, 199 Jessup Road, Warwick, NJ 10990, (US)

LEGAL REPRESENTATIVE:

Beck, Simon Antony et al (79081), Withers & Rogers, 4 Dyers Buildings,
Holborn, London EC1N 2JT, (GB)

PATENT (CC, No, Kind, Date): EP 782068 A1 970702 (Basic)

APPLICATION (CC, No, Date): EP 96309552 961230;

PRIORITY (CC, No, Date): US 580727 951229

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-003/12;

ABSTRACT WORD COUNT: 172

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	EPAB97	1006
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SPEC A	(English)	EPAB97	16081
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Total word count - document A	17087
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Total word count - document B	0
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Total word count - documents A + B	17087
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5/3/63 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00556512

PUBLIC NETWORK MERCHANDISING SYSTEM

SYSTEME D'ACHATS ET VENTES SUR UN RESEAU PUBLIC

Patent Applicant/Assignee:

ALLSOFT DISTRIBUTING INC; Address - ALLSOFT DISTRIBUTING, INC. , 1610A
Berryessa Road, San Jose, CA 95133 , US

Inventor(s):

COLVIN Bryan Sr; Address - COLVIN, Bryan, Sr. , 4182 Cherry Avenue, San
Jose, CA 95118 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9800948 A1 19980108

Application: WO 97US11649 19970627 (PCT/WO US9711649)

Priority Application: US 96671734 19960628

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;

CZ; DE; DK; EE; ES; FI; GB; GE; GH; HU; IL; IS; JP; KE; KG; KP; KR; KZ;
LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO;
RU; SD; SE; SG; SI; SK; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; ZW; GH; KE;
LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH;
DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG;
CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 5989

5/3/64 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00556511

CENTRALIZED SECURE COMMUNICATIONS SYSTEM

SYSTEME DE COMMUNICATIONS DE SECURITE CENTRALISE

Patent Applicant/Assignee:

ALLSOFT DISTRIBUTING INC; Address - ALLSOFT DISTRIBUTING, INC. , 1610A
Berryessa Road, San Jose, CA 95133 , US

Inventor(s):

COLVIN Bryan Sr; Address - COLVIN, Bryan, Sr. , 4182 Cherry Avenue, San
Jose, CA 95118 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9800947 A1 19980108

Application: WO 97US11621 19970701 (PCT/WO US9711621)

Priority Application: US 96673122 19960701

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GE; GH; HU; IL; IS; JP; KE; KG; KP; KR; KZ;
LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO;
RU; SD; SE; SG; SI; SK; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; ZW; GH; KE;
LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH;
DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG;
CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12989

5/3/65 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00512608

DISTRIBUTED ON-LINE MONEY ACCESS CARD TRANSACTION PROCESSING SYSTEM

SYSTEME DECENTRALISE DE TRAITEMENT EN LIGNE DE TRANSACTIONS D'ESPECES A
CARTES D'ACCES

Patent Applicant/Assignee:

AKEL William S
SCHILLING Paul K
SOLBERG Eric L

Inventor(s):

AKEL William S
SCHILLING Paul K
SOLBERG Eric L

Patent and Priority Information (Country, Number, Date):

Patent: WO 9713228 A1 19970410
Application: WO 95US13166 19951006 (PCT/WO US9513166)
Priority Application: WO 95US13166 19951006
Designated States: AU; CA; JP; KR; MX; AT; BE; CH; DE; DK; ES; FR; GB; GR;
IE; IT; LU; MC; NL; PT; SE
Publication Language: English
Fulltext Word Count: 5792

5/3/66 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0591417 95-47493
1995 minority business report
Mallowe, Mike
Business Philadelphia (Philadelphia, PA, US), V6 N4 s1 p52
PUBL DATE: 950400
WORD COUNT: 3,443
DATELINE: Philadelphia, PA, US

5/3/67 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0540494 94-97303
Feds probe ex-bank director at Iron & Glass
Moushey, Bill
Pittsburgh Post-Gazette (Pittsburgh, PA, US) sA p1
PUBL DATE: 941027
WORD COUNT: 1,850
DATELINE: Pittsburgh, PA, US

5/3/68 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0520560 94-75056
Pioneer loan program paves the way
Redfearn, Suzanne
New Orleans CityBusiness (Metairie, LA, US), V15 N5 sB p3
PUBL DATE: 940808
WORD COUNT: 1,378
DATELINE: New Orleans, LA, US

5/3/69 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0468595 94-21882
Big banks' pledges to increase lending barely budge racial gap
Gallagher, Jim

St Louis Post-Dispatch (St Louis, MO, US) sE p1
PUBL DATE: 931205
WORD COUNT: 1,031
DATELINE: St Louis, MO, US

5/3/70 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0421984 93-74100
18 boards will review bank's loans
Shean, Tom
Ledger Star (Norfolk, VA, US) sBUS p--
PUBL DATE: 930728
WORD COUNT: 370
DATELINE: Norfolk, VA, US

5/3/71 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0331350 92-81690
B of A Reports More Loans to Blacks in '91
Bates, James
Los Angeles Times (Los Angeles, CA, US) sD p2
PUBL DATE: 920930
WORD COUNT: 405
DATELINE: San Francisco, CA, US

5/3/72 (Item 7 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0298352 92-44879
Banks Call Bias Data Unreliable
Carlile, William H.
The Arizona Republic (Phoenix, AZ, US) sB p4
PUBL DATE: 920526
WORD COUNT: 588
DATELINE: Phoenix, AZ, US

5/3/73 (Item 8 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0295888 92-42389
First National Bank Targeted in Probe of Loan Practices
O'Hara, Terrence
Daily Record (Baltimore, MD, US) s1 p1
PUBL DATE: 920520
WORD COUNT: 636
DATELINE: Baltimore, MD, US

5/3/74 (Item 9 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0251641 91-75615
Racial Gap Has Banks Worried
Forrest, Wayne
Providence Business News (Providence, RI, US), V6 N29 s1 p1
PUBL DATE: 911111
WORD COUNT: 1,095
DATELINE: Providence, RI, US

5/3/75 (Item 10 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0250163 91-74131
Study Finds Racial Bias in Mortgages
Forrest, Wayne
Providence Business News (Providence, RI, US), V6 N28 s1 p1
PUBL DATE: 911104
WORD COUNT: 1,068
DATELINE: Providence, RI, US

5/3/76 (Item 11 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0248594 91-72552
N.Y. Banks Show Bias in Lending
McNatt, Robert
Crains New York Business (New York, NY, US), V7 N43 s1 p3
PUBL DATE: 911028
WORD COUNT: 736
DATELINE: NY, US

5/3/77 (Item 12 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2000 Bell & Howell. All rts. reserv.

0064310 88-22479
State Suit Alleges Mortgage Firm 'Redlined' Blacks
Deluguach, Al
Los Angeles Times (Los Angeles, CA, US), V107 N252 s4 p1
PUBL DATE: 880811
WORD COUNT: 891
DATELINE: Los Angeles, CA, US

5/3/78 (Item 13 from file: 635)
DIALOG(R)File 635:Business Dateline(R)

(c) 2000 Bell & Howell. All rts. reserv.

0045904 88-03388

Brennick May Regain 3 Homes; Still Stalled on Hilltop

Brown, Cailin

Capital District Business Review (Albany, NY, US), V14 N39 s1 p9

PUBL DATE: 880111

WORD COUNT: 841

DATELINE: NY, US

5/3/79 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2000 The Gale group. All rts. reserv.

02433847 SUPPLIER NUMBER: 02822349 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What the credit bureau is saying about you: if a mistake sneaks into your record, you may not know about it until you get turned down for credit.

Changing Times, v37, p56(3)

July, 1983

CODEN: CNGTA ISSN: 0009-143X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1341 LINE COUNT: 00100

5/3/80 (Item 1 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2000 The Gale Group. All rts. reserv.

01628283 Supplier Number: 47425357

Why Citibank (NV) was denied.

Thomas, Kenneth H.

ABA Banking Journal, p48

June, 1997

ISSN: 0194-5947

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

5/3/81 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0187923

Ga. Credit Report Rules Eased Up for Insurers

Insurance Regulator - September 16, 1996; Pg. 5; Vol. 8, No. 35

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 207

5/3/82 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0176932

Commercial Secondary Loan Market Hits Snag As Insurers Set Regulations

Mortgage Marketplace - January 9, 1995; Pg. 6; Vol. 5, No. 1

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 489

5/3/83 (Item 3 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0173141

NAIC Review May Reclassify Some CTLs

Private Placement Report - January 9, 1995; Pg. 6; Vol. 5, No. 1

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 482

BYLINE:

Miles Maguire

5/3/84 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0172479

Review Threatens Commercial Securities

Insurance Accountant - January 9, 1995; Pg. 3; Vol. 5, No. 1

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 545

BYLINE:

Miles Maguire

5/3/85 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0151626

* Long Island Bias Case Shows Banks Good Record May Be No Defense

American Banker - October 21, 1994; Pg. 3; Vol. 159, No. 204

WORD COUNT: 741

BYLINE:

By JARET SEIBERG

5/3/86 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0151492

* Long Island Bias Case Shows Banks Good Record May Be No Defense

American Banker - September 21, 1994; Pg. 3; Vol. 159, No. 204

WORD COUNT: 741

BYLINE:

By JARET SEIBERG

5/3/87 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0144014
* Counseling for Late Payers Boosts CRA Rating
American Banker - March 10, 1994; Pg. 8; Vol. 159, No. 47
WORD COUNT: 514

BYLINE:
By SHANNON HENRY

5/3/88 (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0127373
* 'What Killed the Banks, Daddy?'
American Banker - July 13, 1992; Pg. 4; Vol. 157, No. 133
WORD COUNT: 813

BYLINE:
Paul S. Nadler

5/3/89 (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0077288
OTS Disagrees With Texas Jury in Bias Case
Regulatory Compliance Watch - August 15, 1994; Pg. 2; Vol. 4, No. 32
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 495

5/3/90 (Item 10 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0071725
Credit Unions Industry Improves Minority Lending Performance
NCUA Watch - September 6, 1993; Pg. 1; Vol. 3, No. 33
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 905

BYLINE:
Ed Roberts

5/3/91 (Item 11 from file: 625)
DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0068299

HMDA Data Showing Lending Disparities Is Not a Basis for Denying Merger
Applications

Regulatory Compliance Watch - June 7, 1993; Pg. 4; Vol. 3, No. 22

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 639

5/3/92 (Item 12 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0068291

Bank Loan Processing Officers, Employees Targets of Close Scrutiny by FDIC
Examiners

Regulatory Compliance Watch - May 31, 1993; Pg. 4; Vol. 3, No. 21

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 816

5/3/93 (Item 13 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0059253

The Federal Reserve Board Requested Public Comment on Pricing Fedwire
American Banker Plus - February 11, 1987; Pg. p; Vol. 152, No. 29

5/3/94 (Item 14 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0043625

Judge Finds Bank Guilty Of Credit Discrimination
American Banker - October 1, 1985, Tuesday; Pg. 17

WORD COUNT: 278

BYLINE:

Special to the American Banker

5/3/95 (Item 15 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0017871

American Banker - May 19, 1983, Thursday; Pg. 4

WORD COUNT: 436

BYLINE:

By Daniel Cowles

5/3/96 (Item 16 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0010830
Fed Amends Credit Score Regulation
American Banker - October 8, 1982, Friday; Pg. 2
WORD COUNT: 502

BYLINE:
By LISA J. Mc CUE

5/3/97 (Item 17 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0006668
Users of Credit Scoring Face Tough Rules on Notification
American Banker - May 21, 1982, Friday; Pg. 1
WORD COUNT: 1,182

BYLINE:
By LINDA W. McCORMICK

5/3/98 (Item 18 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2000 American Banker. All rts. reserv.

0002231
Performance and Customer Relations
American Banker - January 5, 1982, Tuesday; Pg. 7
WORD COUNT: 644

BYLINE:
By ARTHUR MITCHELL, Arthur Mitchell is an economist and management consultant who has written books on business, economics, marketing, and other social problems. His column appears every other week on this page.

5/3/99 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Information Source
(c) 2000 Bell & Howell. All rts. reserv.

00275807 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lenders grapple with multiple AU choices
Staples, Ed
Real Estate Finance Today, v12, n24, p3,22, Nov 20, 1995 DOCUMENT TYPE:
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract Fulltext
WORD COUNT: 00705

5/3/100 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Information Source

(c) 2000 Bell & Howell. All rts. reserv.

00256170 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NAIC weighs risk classification for some CMBS

Chu, Francis

Real Estate Finance Today, v12, n3, p10,20, Feb 6, 1995 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00846

5/3/101 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 2000 Bell & Howell. All rts. reserv.

00228314 (USE FORMAT 7 OR 9 FOR FULLTEXT)

How one bank overhauled its credit card processing

Anonymous

Bank Operations Report, v12, n1, p2-4, Jun 1982 LANGUAGE: English

RECORD TYPE: Abstract

5/3/102 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 2000 Bell & Howell. All rts. reserv.

00227916 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit-scoring reject requirements will be stiffer

Anonymous

Nilson Report, v286, p2, Jun 1982 DOCUMENT TYPE: Newsletter Article

LANGUAGE: English RECORD TYPE: Abstract

5/3/103 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00165991 (USE FORMAT 7 OR 9 FOR FULLTEXT)

News about thrifts: Oklahoma S&L rejects offer to be acquired by finance company

Fraust, Bart

American Banker, p19, Nov 5, 1985 LANGUAGE: English RECORD TYPE:

Abstract

5/3/104 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00076314 (USE FORMAT 7 OR 9 FOR FULLTEXT)

More alligators in the swamp: an updated consumer credit survival guide for commercial loan officers

Allen, John W.; Riggs, David E.

ABA Bank Compliance, v2, n1, p12-17, Jan 1990 LANGUAGE: English

RECORD TYPE: Abstract

5/3/105 (Item 7 from file: 268)
DIALOG(R)File 268:Banking Information Source
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00039535 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HMDA gives Detroit bank chance to show its stuff
Anonymous
Retail Banking Manager, p1,7, Nov 11, 1991 LANGUAGE: English
RECORD TYPE: Abstract

5/3/106 (Item 1 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

502436 Story Number: 06663 (USE FORMAT 7 OR 9 FOR FULLTEXT)
GUIDELINES STEER MICHIGAN BORROWERS THROUGH MORTGAGE COSTS
Charlotte W. Craig
Detroit Free Press
Aug 23, 1996 03:37 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 1057

5/3/107 (Item 2 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

00248052 Story Number: 16151 (USE FORMAT 7 OR 9 FOR FULLTEXT)
THE BOSTON GLOBE CHARLES A. JAFFE COLUMN
Charles A. Jaffe
The Boston Globe
December 22, 1994 21:44 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 1452

5/3/108 (Item 3 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

00164603 Story Number: 11282 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PHILADELPHIA DAILY NEWS EARNI YOUNG COLUMN
Earni Young
Philadelphia Daily News
September 3, 1993 13:08 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 584

5/3/109 (Item 4 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

00133819 Story Number: 5688 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BANKS QUESTION FINDINGS FROM STATISTICS ON MINORITY HOME-LOAN\REJECTION

Brad Kuhn

The Orlando Sentinel

February 1, 1993 20:56 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 1163

5/3/110 (Item 5 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

00114169 Story Number: 5177 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXAS' FIRST INTERSTATE BANK PLANS TO OFFER RENTERS HOME
IMPROVEMENT\LOANS

Dee Gill

Houston Chronicle

September 2, 1992 00:29 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 498

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